Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A method for providing a <u>retiree</u> participant with a <u>loan</u> ~~lump sum~~ in exchange for non-directly assignable benefits received by the participant, the method comprising:

determining a value for the <u>loan</u> ~~lump-sum~~ for the <u>retiree</u> participant <u>after the retiree participant has retired</u>; paying the <u>loan</u> ~~lump-sum~~ to the participant;

directing the received non-directly assignable benefits to a <u>retiree</u> participant account; and

periodically transferring the received non-directly assignable benefits from the <u>retiree</u> participant account to a second account.

2. (currently amended) The method of claim 1, wherein determining a value for the <u>loan</u> ~~lump-sum payment~~ for the <u>retiree</u> participant includes: inputting participant specific data; inputting criteria data for return goals; and analyzing the input participant specific data and the criteria data for return goals.

3. (original) The method of claim 2, wherein the participant specific data includes at least one selected from a group consisting of age, health, life expectancy information, credit, and financial information.

4. (original) The method of claim 2, wherein the participant specific data includes at least one selected from a group consisting of earnings history, expected future earnings, and social security benefit information.

5. (original) The method of claim 2, wherein the participant specific data includes marital status information for the non-directly assignable benefits.

6. (previously presented) The method of claim 2, wherein the participant specific data includes spousal non-directly assignable benefits information.

7. (previously presented) The method of claim 6, wherein the spousal non-directly assignable benefits information includes one selected from a group consisting of widow benefits information and spousal Social Security benefits information.

8. (original) The method of claim 2, wherein the participant specific data includes retirement information.

9. (original) The method of claim 8, wherein the retirement information includes information relating to one selected from a group consisting of early retirement, normal retirement, and delayed retirement.

10. (original) The method of claim 2, wherein the criteria data for return goals includes at least one selected from a group consisting of target rate of return, overhead and direct cost assumptions, borrowing costs and leverage, reinsurance or credit enhancement, future inflation assumptions, cost of living adjustment assumptions, credit loss experience, fraud loss experience, and mortality loss experience.

11. (currently amended) The method of claim 2, wherein the input participant specific data and the criteria data for return goals include at least one selected from a group consisting of total size of benefit payments, maturity of loan ~~or advance~~, assumed interest rate, and effect of cost of living adjustments.

12. (original) The method of claim 1, wherein the non-directly assignable benefits comprise Social Security benefits.

13. (currently amended) The method of claim 1, wherein the <u>retiree</u> participant account is a minimum fee account.

14. (currently amended) The method of claim 1, wherein the <u>retiree</u> participant account is a non-interest bearing account.

15. (currently amended) The method of claim 1, wherein the received non-directly assignable benefits in the <u>retiree</u> participant account are transferred to the second account daily.

16. (currently amended) The method of claim 1, wherein the received non-directly assignable benefits in the <u>retiree</u> participant account are received on a preselected day, and wherein the received non-directly assignable benefits in the <u>retiree</u> participant account are transferred to the second account within a predetermined period following <u>the</u> preselected day.

17. (currently amended) The method of claim 1, wherein the received non-directly assignable benefits in the <u>retiree</u> participant account are transferred weekly.

18. (original) The method of claim 1, wherein the second account is a bankruptcy remote account.

19. (currently amended) The method of claim 1, wherein the second account is held by a provider of the <u>loan</u> ~~lump-sum-payment~~.

20. (original) The method of claim 1, wherein the second account is held by an account provider, the method further comprising: paying a service fee to the account provider for the second account.

21. (previously presented) The method of claim 20, wherein the service fee is paid from the transferred swept non-directly assignable benefits.

22. (original) The method of claim 1, further comprising: paying a loan payment to a debtor from the second account.

23. (original) The method of claim 1, further comprising: paying an advance payment to a debtor from the second account.

24. (original) The method of claim 1, further comprising: paying a fee to at least one service provider from the second account.

25. (original) The method of claim 24, wherein the at least one service provider is one selected from a group consisting of a financial planner, a financial advisor, an estate

planner, an insurance agent, an insurance advisor, a lawyer, a certified public accountant, and a broker.

26. (currently amended) The method of claim 24, wherein the at least one service provider is a provider of the loan ~~lump sum payment~~.

27. (currently amended) The method of claim 1, wherein the loan ~~lump sum payment~~ comprises one selected from a group consisting of recourse loan proceeds, limited recourse loan proceeds, and non-recourse loan proceeds.

28. (currently amended) The method of claim 1, wherein the loan ~~lump sum payment~~ is a non-recourse advance.

29. (currently amended) The method of claim 1, further comprising: determining whether to approve payment of the loan ~~lump sum payment~~ to the retiree participant.

30. (currently amended) The method of claim 29, further comprising: if a determination is made to approve payment of the loan ~~lump sum payment~~ to the retiree participant, transmitting approval information to the retiree participant.

31. (currently amended) A method for a provider to provide a loan to a <u>retiree</u> participant in exchange for Social Security benefits, the method comprising:

determining a value for the loan <u>after the retiree participant has retired</u>;

paying the loan to the <u>retiree</u> participant;

the <u>retiree</u> participant opening a new account;

the <u>retiree</u> participant providing instructions to direct the Social Security benefits to the new account; and

periodically transferring the directed benefits from the new account to a second account, wherein the second account is held by the provider.

32. (original) The method of claim 31, wherein the loan is one selected from a group consisting of a nonrecourse loan, a recourse loan, and a limited recourse loan.

33. (canceled)

34. (currently amended) A system for providing a <u>retiree</u> participant with a <u>loan</u> ~~lump~~ ~~sum~~ in exchange for non-directly assignable benefits received by the <u>retiree</u> participant, the system comprising:

means for determining a value for the <u>loan</u> ~~lump sum~~ for the <u>retiree</u> participant <u>after the retiree participant has retired</u>;

means for paying the <u>loan</u> ~~lump sum~~ to the <u>retiree</u> participant;

means for directing the received non-directly assignable benefits to a <u>retiree</u> participant account; and

means for periodically transferring the received non-directly assignable benefits from the <u>retiree</u> participant account to a second account.

35. (currently amended) A system for providing a participant with a <u>loan</u> ~~lump sum~~ in exchange for non-directly assignable benefits received by the <u>retiree</u> participant, the system comprising:

a <u>loan</u> ~~lump sum~~ processing server coupled to a network, the <u>loan</u> ~~lump sum~~ processing server for receiving and analyzing data;

a financial institution server coupled to the network; and

an underwriting server coupled to the network; wherein the <u>loan</u> ~~lump sum~~ processing server receives <u>loan</u> ~~lump sum~~ determination data for the <u>retiree</u> participant, the <u>loan</u> ~~lump sum~~ determination data including non-directly assignable benefits information; wherein the <u>loan</u> ~~lump sum~~ processing server transmits the <u>loan</u> ~~lump sum~~ determination data to the underwriting server; wherein the underwriting server determines risk information for the participant; wherein the underwriting server transmits the risk information to the <u>loan</u> ~~lump sum~~ processing server; wherein the <u>loan</u> ~~lump sum~~ processing server determines a value for the <u>loan after the retiree participant has retired</u> ~~lump sum payment~~; wherein the <u>loan</u> ~~lump sum payment~~ value information is transmitted to the financial institution server; and wherein payment of the <u>loan</u> ~~lump sum~~ is made to the <u>retiree</u> participant.